REMARKS

The present response is to the Office Action mailed in the above-referenced case on July 05, 2006. Claims 1-9, 11-16 and 18-26 are standing for examination. Claims 1-9, 11-16 and 18-26 remain rejected under 35 U.S.C. 103(a) as being unpatentable over Northington et al. (US 6,128,602) hereinafter Northington, in view of Atkins (US 5,875,437), hereinafter Atkins.

Applicant has again carefully studied the prior art of Northington, and the presented reference of Atkins cited and applied by the Examiner, along with the rejections and statements of the instant Office Action. In response, applicant amends the independent claims to clarify that the user requesting information and navigating, manipulating and gathering information is the same user holding accounts at the financial institutions requiring his/her account name and password for access. The claims are also amended to overcome the 101 rejection. Applicant also presents strong arguments which clearly show that the primary reference of Northington is clearly a large corporate entity and all systems internal or external to the entity are centrally controlled and essentially part of the entity and therefore fails to teach the limitations of applicant's independent claims as relied upon by the Examiner.

The Examiner has kindly presented a "Response to Arguments" section of the Office Letter which will be responded to by applicant incrementally as presented below:

The Examiner states; *"Applicant's representative has amended the independent claims by reciting "wherein the data sources are external business Web sites where individual users hold accounts requiring at least the individual's user name and password to access the data and the software modules are selectively interlinked and enabled to communicate with modules exchanging data in such a way that data incorporated in the software modules may be affected by actions performed in the other related modules, and the user is enabled to navigate and conduct transactions and reporting between the*

modules via the single user interface" amid argued that the combination of Northington and Atkins fails to teach or suggest this limitation.

In response, Northington disclose that a user has various different accounts located in various different financial institutions such as banks (see column 8, lines 1-7 and lines 47-59 and column 9, line 49 to column 10, line38 of Northington). A user or customer having authorized access to a financial institution where the user's account is held would have been obvious to one of ordinary skill in the art to include therein for security purposes. Furthermore, these are well known features of banks or credit card service providers which provide security features to their customers. In the system of Northington, various separate entities such as banks or other financial sources hold accounts for various different individuals. These financial information are gathered and formatted into a report for transmission to a requested individual."

Applicant respectfully traverses the Examiner's arguments above. Clearly, the users accessing the internal and external financial institutions of Northington are authorized users of the system, most likely employees. Applicant also points out that all of the financial institutions of Northington are owned and operated by the controlling entity as evidenced by the accounting integration aspects as taught in Northington's disclosure.

As demonstrated in Figures 7-8 of Northington, beginning with Fig. 7, a user submits a request for financial information to system 100. System 100 then initiates navigator 404 which checks the database 302 to see if the information already exists. If not, then Navigator 404 generates a request to session manager 403 which in turn generates a session request to external systems. The information is then collected via network 105 and formatted for the remote terminal. Applicant asserts that this is not how Internet navigation occurs when an individual accesses a Web site to gather his/her personal information requiring the individual's user name and password. Networks 105 and 107 in Northington are not the Internet, but an internal network of system 100. Figure 8 of Northington demonstrates a user of the system increasing the credit limit of a user's account which is then broadcast to the external systems by system 100.

Applicant points out that Northington's system solves problems commonly encountered by a large-scale financial entity (such as a corporation, business conglomerate, government, or other large organization), where effective and accurate monitoring and control of the financial activities of its divisions, departments, and employees may require a substantial investment of resources. Generally, different types of financial transactions of the entity are performed, controlled and monitored by different, independent computerized financial systems. Each independent financial system may operate on a different, possibly incompatible computer platform. Northington provides a system which merges all of these entities into one reporting and accounting system (Background).

Applicant states for the record that the primary reference of Northington teaches a large system wherein data sources contacted are essentially "internal" to the system. The entity controlling the primary reporting database in Northington is the same entity controlling all contacted data sources in the invention. This is clearly evidenced in the specification of Northington teaching handshaking and file sharing between data sources 106 & 112, and the entities ability to "program" the data sources (col. 9, lines 5-13 and 24-41; col. 13, lines 15-20 and 26-32).

Applicant teaches and claims a system which navigates to and gathers information from external Web sites on the Internet hosted by businesses entities holding accounts for an individual user. The financial information is gathered, manipulated, calculations are performed, personal portfolios are kept up to date and reports are generated.

Applicant argues that the system of Northington does not access the Internet to gather data from data sources via URLs as claimed in applicant's invention. Northington teaches that data sources are connected via communication network 105 and the data sources are controlled by the system 100 in house. There is absolutely no motivation for Northington to store URLs of internal data sources. Northington's system is not Internet based connecting external systems. Northington uses the Internet only to allow access from remote users and to send reports to users (remote computer 110). There is clearly

no need for the system of Northington to access the Internet to gather data from data sources because there is already an internal link 105, to said data sources in Northington.

Because applicant's system is at the individual user level, much of the teachings of Northington large networked corporate entity, as related to applicant's invention are obsolete. Further the art of Northington provides no motivation to combine with Atkins, or with what is known in the art as espoused by the Examiner. Specifically, there is no motivation for software modules in the system of Northington to communicate because all entities and data sources in the system of Northington are internally controlled.

Applicant argues that the art of Northington does not teach separate software modules each having a distinct display interface. Col. 5, line 35 to col. 6, line 40 fails to teach distinct display interfaces for each software modules as espoused by the Examiner. There is absolutely no teaching in the art of Northington for separate display interfaces as claimed.

The Examiner applies the art of Atkins to denote additional teachings of an integration of various software data modules in providing a report to a customer. Applicant again argues that the Examiner has not produced adequate art to teach the interlinked modules are enabled to communicate with other modules exchanging data in such a way that the data incorporated in the interlinked modules may be affected by actions performed in other modules. Northington fails to teach software modules with separate display interfaces as claimed and neither Northington nor Atkins teaches intercommunication between modules, as claimed. Applicant points out that it appears the examination in this case is following the old path of investing prior art status in inventions that accomplish the same or a similar purpose as the invention in examination, rather than following the principle that it is the actual limitations of the claim that must be found in the art. Neither Northington nor Atkins teaches the module structure and intercommunication between modules, as claimed.

In view of applicant's above amendments to the independent claims and arguments presented, applicant believes the independent claims are clearly and unarguably patentable over the combined art provided by the Examiner. Depending

claims 2-9, 12-16, 18-19 and 21-26 are then patentable on their own merits, or at least as depended from a patentable claim.

As all of the claims standing for examination have been shown to be patentable as amended over the art of record, applicant respectfully requests reconsideration, and that the present case be passed quickly to issue. If there are any time extensions needed beyond any extension specifically requested with this response, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted,
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